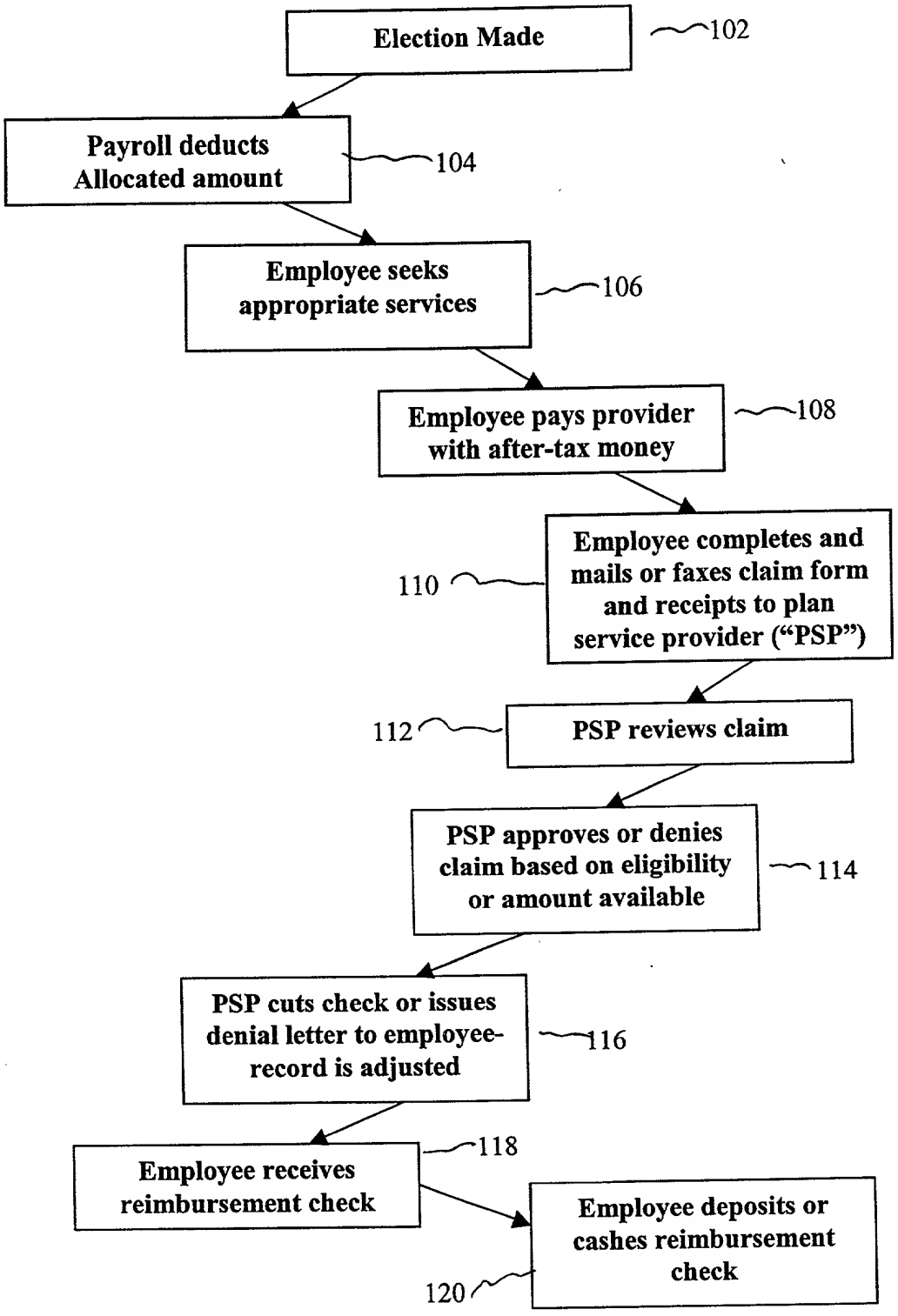


FIGURE 1 (PRIOR ART)

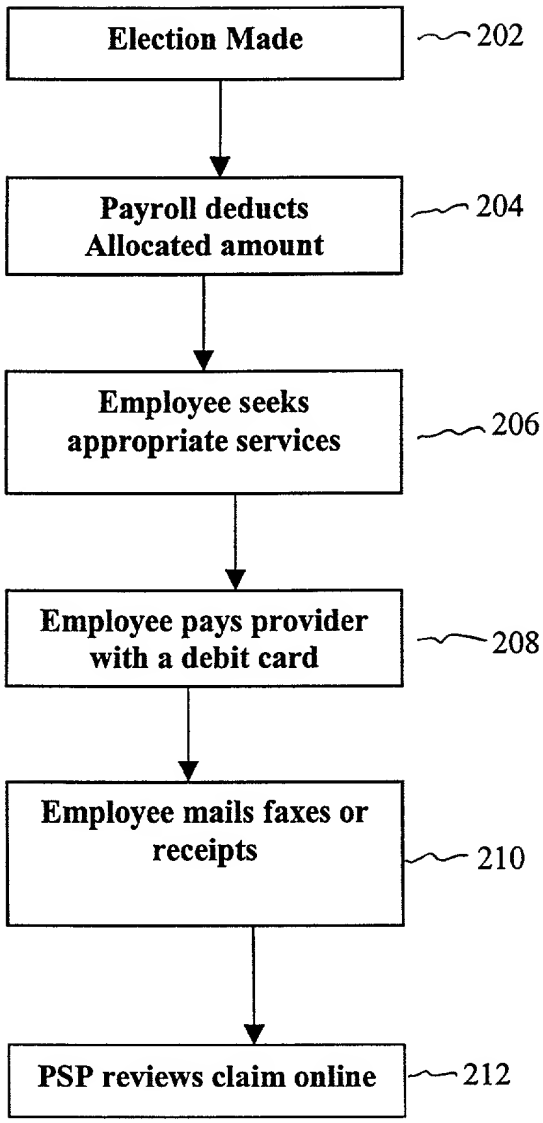

Election Made
202
Payroll deducts Allocated amount
204
Employee seeks appropriate services
206
Employee pays provider with a debit card
208
Employee mails faxes or receipts
210
PSP reviews claim online
212

FIGURE 2

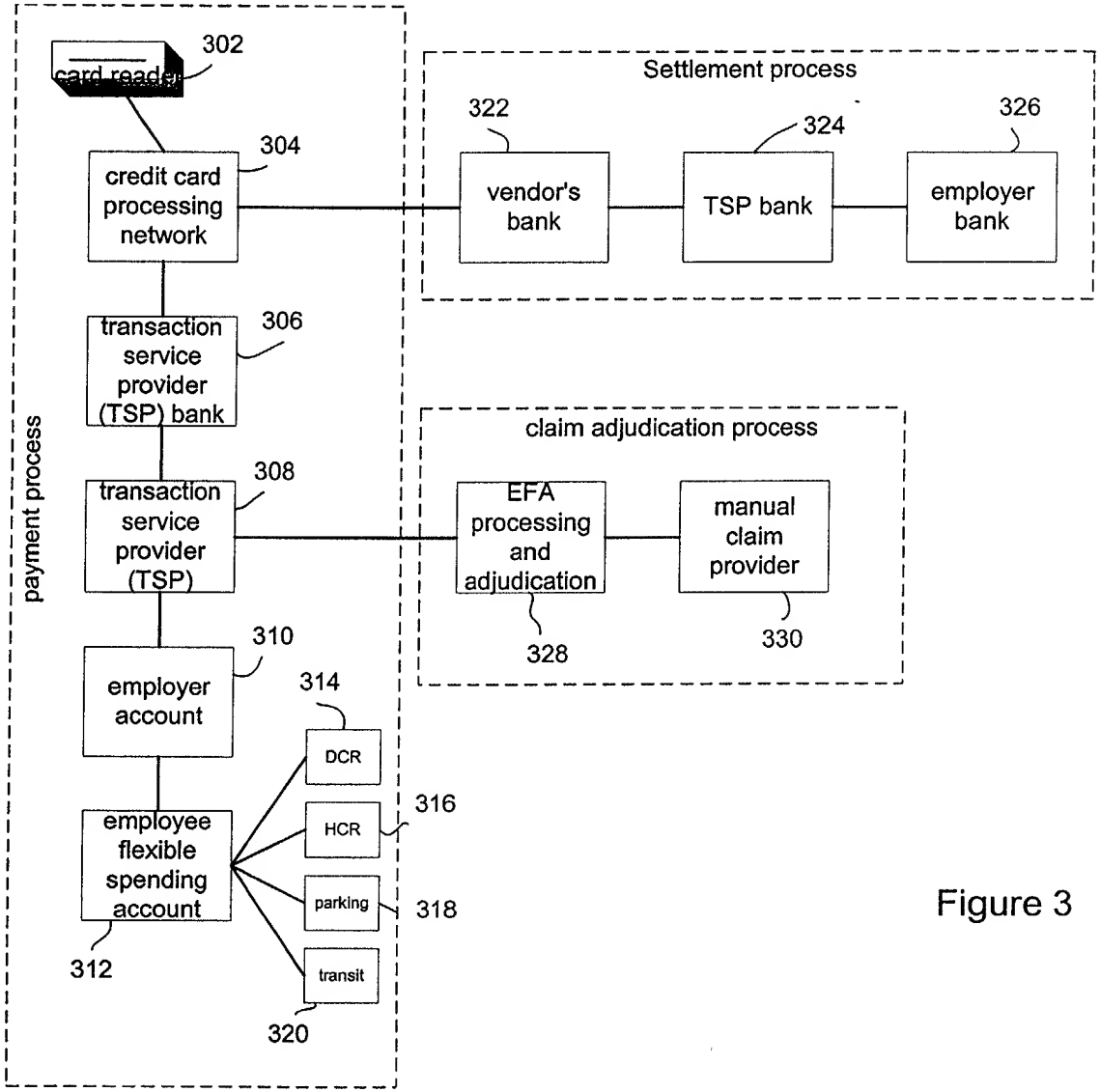
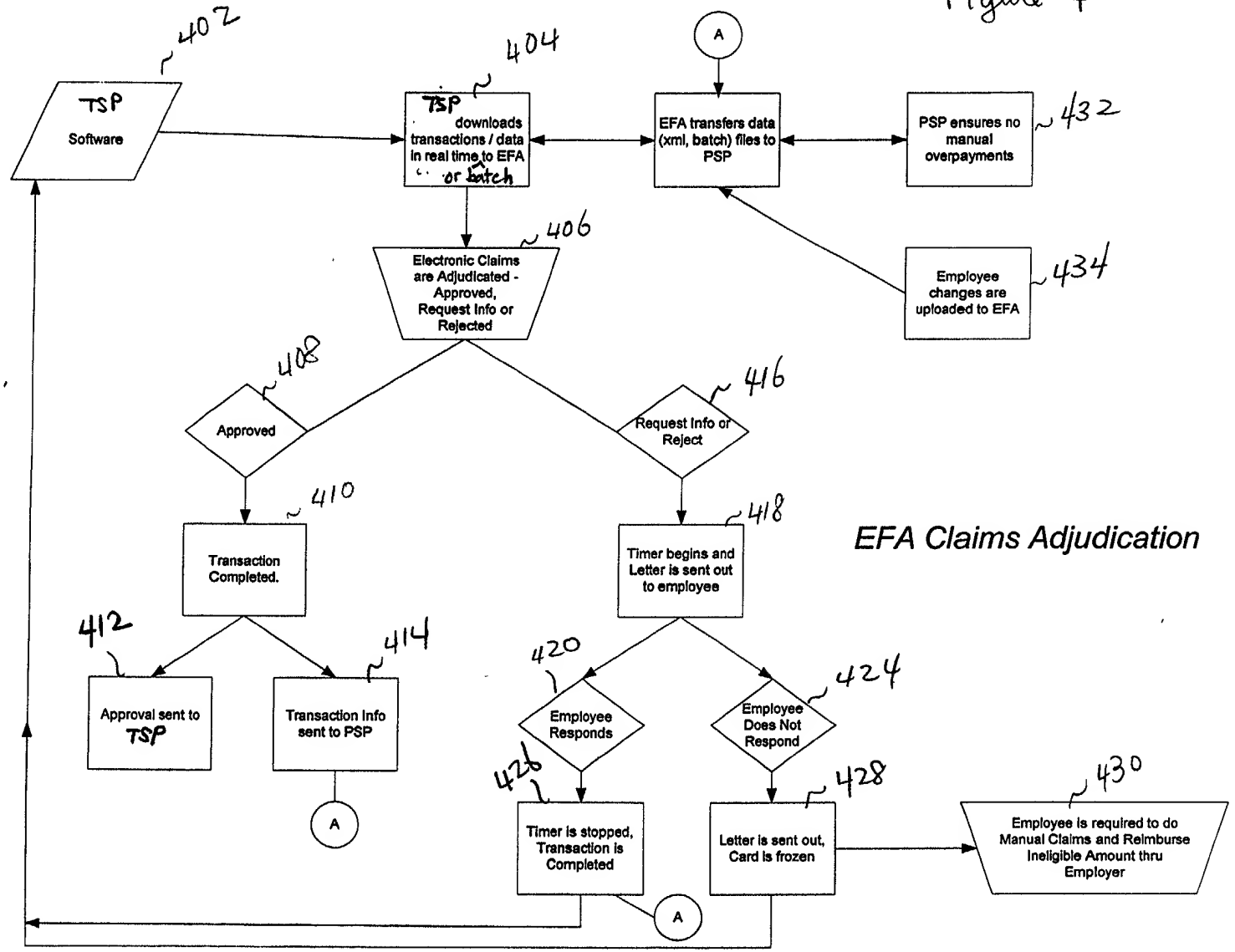

payment process
card reader
302
credit card processing network
304
transaction service provider (TSP) bank
306
transaction service provider (TSP)
308
employer account
310
employee flexible spending account
312
DCR
HCR
parking
transit
314
316
318
320
Settlement process
322
vendor's bank
324
TSP bank
326
employer bank
claim adjudication process
EFA processing and adjudication
328
manual claim provider
330

Figure 3

Figure 4



EFA Claims Adjudication

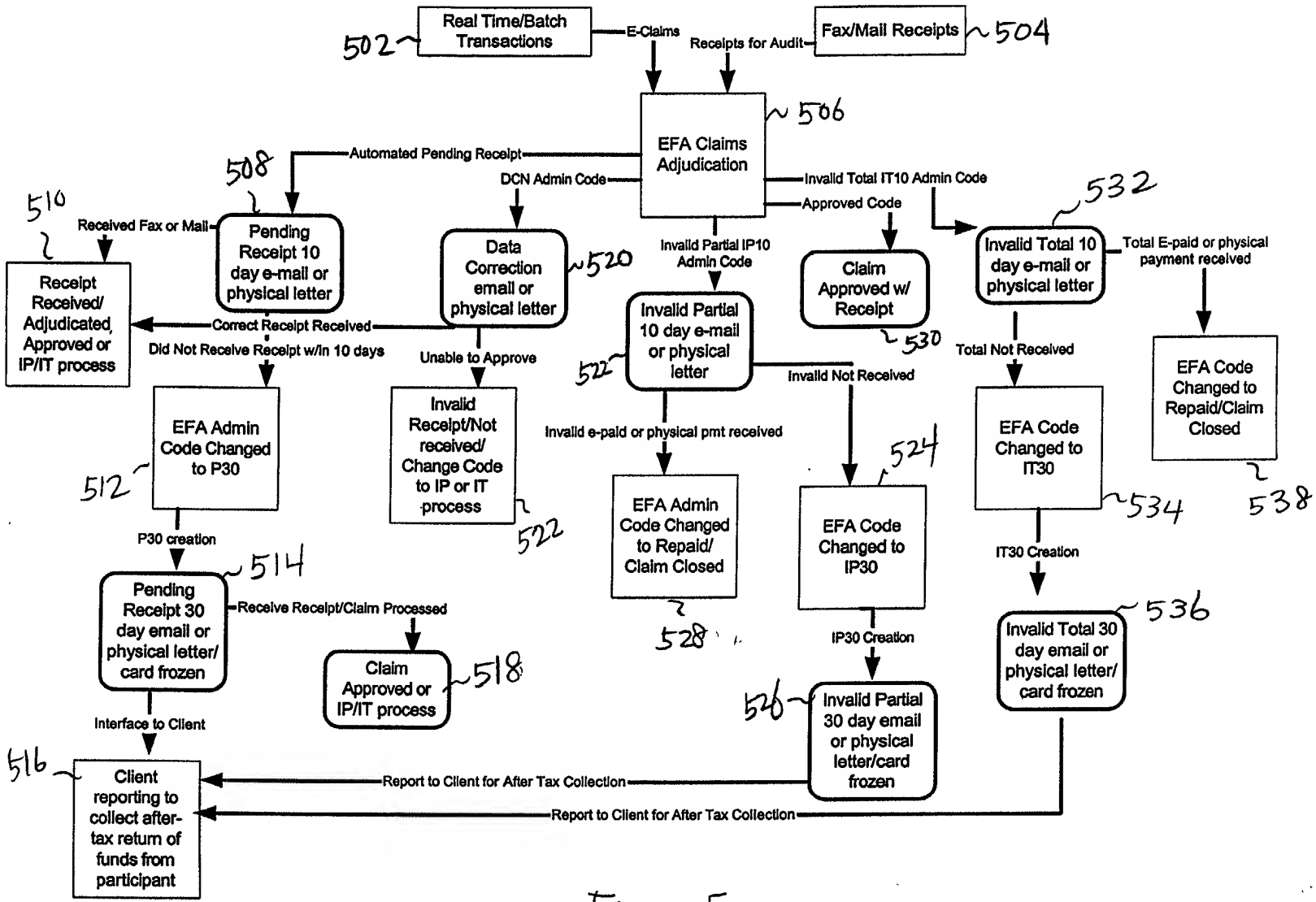

502
Real Time/Batch Transactions
E-Claims
Receipts for Audit
Fax/Mail Receipts
504
EFA Claims Adjudication
506
Automated Pending Receipt
DCN Admin Code
Invalid Total IT10 Admin Code
Approved Code
508
510
Received Fax or Mail
Pending Receipt 10 day e-mail or physical letter
Data Correction email or physical letter
520
Invalid Partial IP10 Admin Code
Claim Approved w/ Receipt
530
532
Invalid Total 10 day e-mail or physical letter
Total E-paid or physical payment received
Receipt Received/ Adjudicated, Approved or IP/IT process
Correct Receipt Received
Did Not Receive Receipt w/in 10 days
Unable to Approve
Invalid Partial 10 day e-mail or physical letter
522
Invalid Not Received
Total Not Received
EFA Code Changed to Repaid/Claim Closed
538
EFA Admin Code Changed to P30
512
Invalid Receipt/Not received/ Change Code to IP or IT process
522
Invalid e-paid or physical pmt received
524
EFA Code Changed to IT30
534
P30 creation
514
Pending Receipt 30 day email or physical letter/ card frozen
Receive Receipt/Claim Processed
EFA Admin Code Changed to Repaid/ Claim Closed
528
EFA Code Changed to IP30
IT30 Creation
536
Invalid Total 30 day email or physical letter/ card frozen
Claim Approved or IP/IT process
518
IP30 Creation
526
Invalid Partial 30 day email or physical letter/card frozen
Interface to Client
516
Client reporting to collect after-tax return of funds from participant
Report to Client for After Tax Collection
Report to Client for After Tax Collection

Figure 5

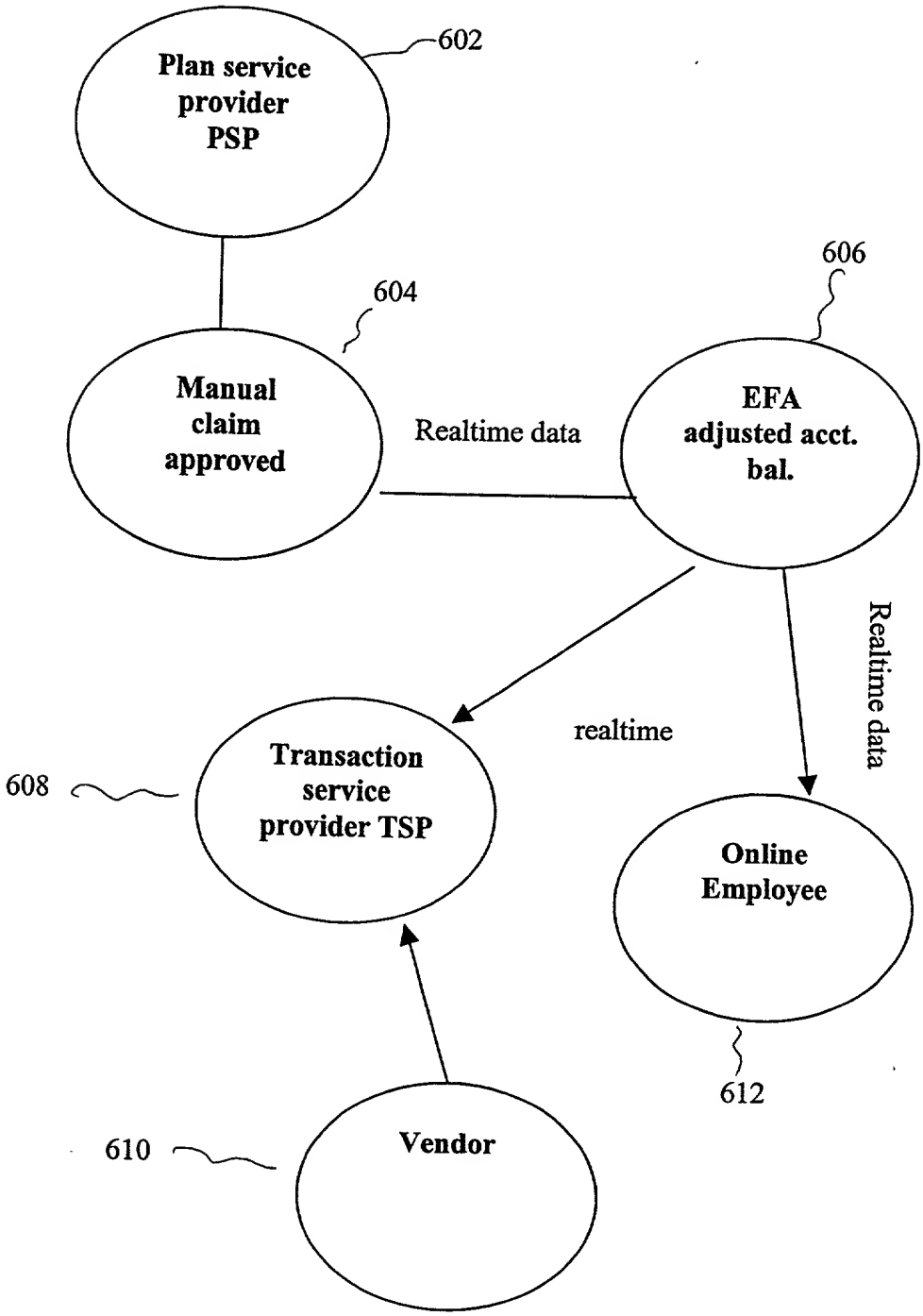

Plan service provider PSP
602
604
Manual claim approved
Realtime data
606
EFA adjusted acct. bal.
Realtime data
realtime
608
Transaction service provider TSP
Online Employee
612
610
Vendor

FIGURE 6

DRAFT - CONFIDENTIAL

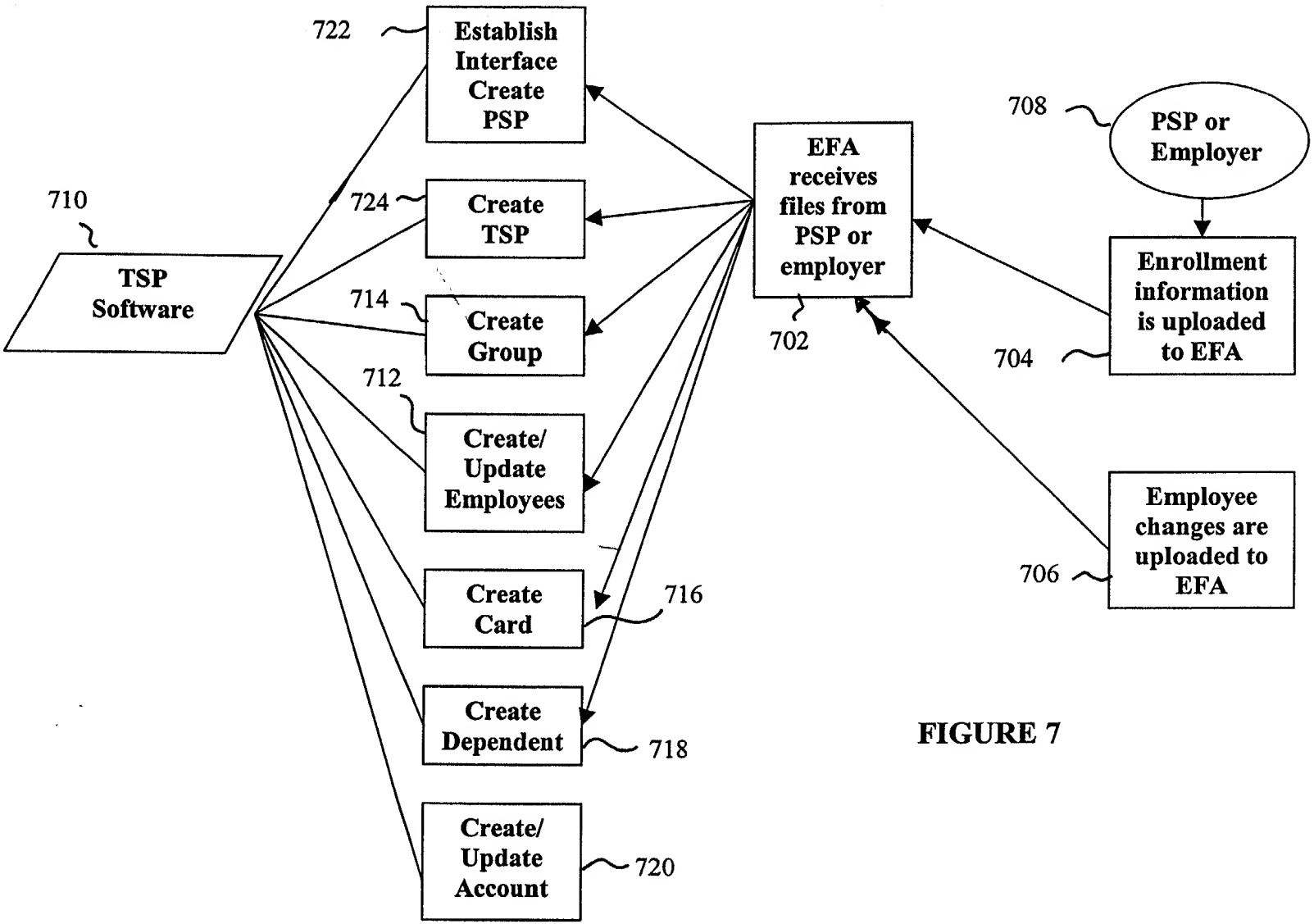


FIGURE 7